



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [EAGLE BANCORP, INC.](#)

**City/State** [BETHESDA, MD](#)

## Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [11,117,802](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAGLE BANCORP, INC.](#)  
[7830 OLD GEORGETOWN ROAD](#)  
[BETHESDA, MD 20814](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000) .....	10,346,127			8,849,516			7,971,134			7,089,040					
Net income (\$000) .....	132,217			142,943			152,276			100,232					
Number of BHCs in peer group .....	128			146			154			148					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90	4.03	3.29	93			
+ Non-interest income .....	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9	0.40	0.93	14			
- Overhead expense .....	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9	1.67	2.60	7			
- Provision for credit losses .....	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54	0.13	0.11	65			
+ Securities gains (losses) .....	0.02	0.02	60	0.02	0.01	79	0	0	65	0.01	0.01	62			
+ Other tax equivalent adjustments .....	0.01	0	91	0.01	0	95	0.01	0	89	0.01	0	91			
= Pretax net operating income (tax equivalent) .....	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97	2.66	1.55	97			
Net operating income .....	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93	1.41	0.95	89			
Net income .....	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93	1.41	0.95	89			
Net income (Subchapter S adjusted) .....				1.18			1.41			1.41		1.11			
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89	4.71	4.06	93			
Interest expense .....	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70	0.58	0.54	59			
Net interest income (tax equivalent) .....	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83	4.13	3.54	86			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.25	0.27	59	0.13	0.11	63	0.05	0.09	46	0.06	0.10	43			
Earnings coverage of net loan and lease losses (X) .....	11.02	22.91	48	22.38	22.46	56	61.26	29.27	79	59.24	0.97	86			
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.41	1.58	41	0.98	0.94	59	1	0.94	62	1.01	0.95	59			
Allowance for loan and lease losses / Total loans and leases .....	1.40	1.55	41	0.97	0.93	59	1	0.93	61	1.01	0.94	59			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.84	0.71	68	0.66	0.56	69	0.25	0.57	21	0.23	0.57	16			
30–89 days past due loans and leases / Total loans and leases .....	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91	0.51	0.32	77			
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	22.82	3.20	89	25.50	10.70	88	18.73	13.54	65	27.52	13.97	86			
Net short-term noncore funding dependence .....	17.56	-4.76	96	20.11	5.88	92	14.32	8.57	68	25.50	9.65	93			
Net loans and leases / Total assets .....	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87	85.20	72.64	90			
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.31	9.13	82	11.62	10.39	78	12.10	10.37	85	11.45	10.04	83			
Holding company equity capital / Total assets .....	11.16	11.16	48	13.25	11.37	76	13.22	11.21	81	12.71	10.84	79			
Total equity capital (including minority interest) / Total assets .....	11.16	11.29	46	13.25	11.43	76	13.22	11.30	80	12.71	10.89	79			
Common equity tier 1 capital / Total risk-weighted assets .....	13.49	12.38	73	12.87	12.50	65	12.49	12.37	63	11.23	11.90	43			
Net loans and leases / Equity capital (X) .....	6.24	5.58	66	6.32	6.55	43	6.26	6.70	41	6.70	6.82	50			
Cash dividends / Net income .....	21.43	42.30	23	15.62	25.65	31	0	24.05	9	0	32.32	8			
Cash dividends / Net income (Subchapter S adjusted) .....		-0.65			93.20			35.12			19.39				
<b>Growth Rates</b>															
Assets .....	23.69	16.68	72	7.15	8.66	48	12.17	9.35	73	8.54	9.89	57			
Equity capital .....	4.22	6.99	39	7.37	12.19	24	16.68	12.50	77	12.90	13.71	68			
Net loans and leases .....	2.79	9.07	28	8.47	8.63	60	8.93	10.51	57	12.37	12.54	62			
Noncore funding .....	55.01	-12.18	97	34.91	4.16	88	-14.07	6.76	23	162.91	-3.35	98			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital .....	17.57	13.56	72	18.28	3.86	94	19.59	3.76	97	22.82	4.39	97			
Equity investment in subsidiaries / Equity capital .....	108.57	102.81	82	112.05	104.21	80	112.69	104.10	80	114.54	105.17	78			
Cash from ops + noncash items + op expense / Op expense + dividends .....	164.99	147.24	68	32.61	152.31	8	6.83	123.74	7	27.48	100.80	12			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	368,854	400,923	368,606	308,510		-8.00	52.21
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	365,578	398,155	366,285	307,347		-8.18	51.49
Tax-exempt income on loans and leases.....	3,276	2,768	2,321	1,163		18.35	223.72
Estimated tax benefit on income on loans and leases.....	1,069	1,403	807	826		-23.78	84.62
Income on loans and leases (tax equivalent).....	369,923	402,326	369,413	309,336		-8.05	52.28
Investment interest income (tax equivalent).....	16,959	19,674	16,582	11,799		-13.80	60.67
Interest on balances due from depository institutions.....	2,601	7,438	6,616	3,258		-65.03	273.71
Interest income on other earning assets.....	2,078	1,983	2,009	1,403		4.79	98.66
Total interest income (tax equivalent).....	391,561	431,421	394,620	325,796		-9.24	53.42
Interest on time deposits of \$250K or more .....	6,213	11,307	6,196	2,659		-45.05	
Interest on time deposits < \$250K.....	17,892	23,186	15,133	5,806		-22.83	
Interest on foreign office deposits .....	0	0	0	0			
Interest on other deposits .....	29,460	56,533	38,878	18,820		-47.89	247.57
Interest on other borrowings and trading liabilities.....	2,943	2,643	4,167	945		11.35	624.88
Interest on subordinated debt and mandatory convertible securities .....	11,916	11,916	11,916	11,916		0.00	165.45
Total interest expense.....	68,424	105,585	76,290	40,146		-35.20	255.67
Net interest income (tax equivalent).....	323,137	325,836	318,330	285,650		-0.83	36.94
Non-interest income.....	43,881	24,167	22,484	28,327		81.57	81.93
Adjusted operating income (tax equivalent) .....	367,018	350,003	340,814	313,977		4.86	41.11
Overhead expense.....	145,542	139,847	126,707	118,050		4.07	31.66
Provision for credit losses.....	45,571	13,091	8,662	8,971			211.32
Securities gains (losses) .....	1,815	1,517	97	542		19.64	-19.48
Other tax equivalent adjustments .....	723	595	526	1,027		21.51	-32.87
Pretax net operating income (tax equivalent).....	178,443	199,177	206,068	188,525		-10.41	29.08
Applicable income taxes .....	43,928	53,848	51,932	85,504		-18.42	-13.95
Tax equivalent adjustments .....	2,298	2,386	1,860	2,789		-3.69	-26.18
Applicable income taxes (tax equivalent).....	46,226	56,234	53,792	88,293		-17.80	-14.65
Minority interest .....	0	0	0	0			
Net income before discontinued operations, net of minority interest .....	132,217	142,943	152,276	100,232		-7.50	57.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	132,217	142,943	152,276	100,232		-7.50	57.25
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	132,217	142,943	152,276	100,232		-7.50	57.25
Investment securities income (tax equivalent).....	16,959	19,674	16,582	11,799		-13.80	60.67
US Treasury and agency securities (excluding mortgage-backed securities) .....	3,015	5,671	4,801	3,048		-46.83	204.55
Mortgage-backed securities .....	10,032	11,445	9,302	5,715		-12.35	94.42
All other securities .....	3,912	2,558	2,479	3,036		52.91	-11.19
Cash dividends declared.....	28,330	22,332	0	0		26.86	4582.64
Common .....	28,330	22,332	0	0		26.86	
Preferred.....	0	0	0	0			-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.78	3.27	82	4.88	4.19	88	4.95	4.08	94	4.60	3.78	95			
Less: Interest expense .....	0.66	0.48	76	1.19	0.95	74	0.96	0.75	74	0.57	0.50	64			
Equals: Net interest income (tax equivalent) .....	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90	4.03	3.29	93			
Plus: Non-interest income .....	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9	0.40	0.93	14			
Equals: adjusted operating income (tax equivalent) .....	3.55	4.04	26	3.96	4.16	44	4.28	4.27	49	4.43	4.26	62			
Less: Overhead expense .....	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9	1.67	2.60	7			
Less: Provision for credit losses .....	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54	0.13	0.11	65			
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	46	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities .....	0.02	0.02	60	0.02	0.01	79	0	0	65	0.01	0.01	63			
Plus: other tax equivalent adjustments .....	0.01	0	91	0.01	0	95	0.01	0	89	0.01	0	91			
Equals: Pretax net operating income (tax equivalent) .....	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97	2.66	1.55	97			
Less: Applicable income taxes (tax equivalent) .....	0.45	0.23	92	0.64	0.35	95	0.67	0.32	96	1.25	0.59	97			
Less: Minority interest .....	0	0	42	0	0	45	0	0	46	0	0	47			
Equals: Net operating income .....	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93	1.41	0.95	89			
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income .....	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93	1.41	0.95	89			
Memo: Net income (last four quarters) .....	1.28	0.82	84	1.62	1.19	86	1.91	1.22	93	1.41	0.95	89			
Net income—BHC and noncontrolling (minority) interest .....	1.28	0.83	83	1.62	1.19	86	1.91	1.22	93	1.41	0.95	89			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.05	92.32	93	97.36	93.22	93	97.83	93.23	95	97.52	93.19	95			
Average interest-bearing funds / Average assets .....	61.70	64.06	41	61.13	70.66	16	60.33	70.70	13	62.24	70.06	19			
Interest income (tax equivalent) / Average earning assets .....	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89	4.71	4.06	93			
Interest expense / Average earning assets .....	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70	0.58	0.54	59			
Net interest income (tax equivalent) / Average earning assets .....	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83	4.13	3.54	86			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.67	4.27	73	5.46	4.98	80	5.55	4.85	87	5.18	4.52	88			
Interest-bearing bank balances .....	0.34	0.27	72	4.19	2.26	91	3.69	1.88	95	0.96	1.13	36			
Federal funds sold and reverse repos .....	0.28	0.68	33	1	2.02	18	1	1.50	25	0.68	0.83	38			
Trading assets .....	0.60				0.49			0.70		0	0.48	35			
Total earning assets .....	3.88	3.51	72	4.99	4.47	85	5.04	4.33	90	4.69	3.98	93			
Investment securities (tax equivalent) .....	1.94	2.25	24	2.57	2.74	33	2.46	2.69	32	2.22	2.61	28			
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.05	1.75	65	2.68	2.54	57	2.20	2.20	62	1.88	1.66	68			
Mortgage-backed securities .....	1.55	2.05	11	2.40	2.54	31	2.24	2.44	25	1.86	2.19	12			
All other securities .....	3.11	3.24	50	3.38	3.80	32	3.75	3.74	54	4.41	3.85	62			
Interest-bearing deposits .....	0.91	0.53	87	2.10	1.13	94	1.40	0.85	90	0.70	0.52	75			
Time deposits of \$250K or more .....	2.15	1.42	93	2.70	2.13	95	1.78	1.57	72						
Time deposits < \$250K .....	2.11	1.36	96	2.42	1.91	90	1.93	1.42	94						
Other domestic deposits .....	0.63	0.36	85	1.57	0.86	91	1.23	0.64	91						
Foreign deposits .....		0.42			2.53			1.85			0.84				
Federal funds purchased and repos .....	0.97	0.62	81	1.13	1.23	50	0.50	1.03	37	0.27	0.68	39			
Other borrowed funds and trading liabilities .....	0.82	1.50	21	0.65	1.03	50	0.96	2.10	3	0.27	1.48	4			
All interest-bearing funds .....	1.07	0.74	82	1.95	1.34	89	1.59	1.06	90	0.91	0.71	75			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	43,881	24,167	22,484	28,327	
Fiduciary activities income .....	0	0	0	0	
Service charges on deposit accounts - domestic .....	4,416	6,247	7,014	6,364	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	0	0	0	0	
Insurance activities revenue.....	605	533	616	382	
Venture capital revenue.....	0	0	0	0	
Net servicing fees .....	345	370	257	293	
Net securitization income .....	0	0	0	269	
Net gains (losses) on sales of loans, OREO, other assets.....	28,554	9,356	6,859	11,311	
Other non-interest income.....	9,961	7,661	7,738	9,708	
Total overhead expenses .....	145,542	139,847	126,707	118,050	
Personnel expense.....	74,440	79,842	67,734	67,129	
Net occupancy expense.....	15,715	14,387	15,659	15,632	
Goodwill impairment losses .....	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	43	715	956	1,064	
Other operating expenses.....	55,344	44,903	42,358	34,225	
Fee income on mutual funds and annuities.....	0	0	0	0	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities.....	0	0	0	0	
Number of equivalent employees .....	519	492	470	466	
Average personnel expense per employee.....	143.43	162.28	144.11	144.05	
Average assets per employee.....	19,934.73	17,986.82	16,959.86	15,212.53	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.02	10	0	0.66	35	0	1.69	17	0	1.89	16			
Overhead expenses / Net Interest Income + non-interest income .....	39.83	62.28	2	40.16	61.79	2	37.32	61.22	3	37.81	62.21	2			
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9	1.67	2.60	7			
Personnel expense.....	0.72	1.30	7	0.90	1.50	9	0.85	1.46	7	0.95	1.47	10			
Net occupancy expense.....	0.15	0.26	10	0.16	0.32	6	0.20	0.31	13	0.22	0.32	16			
Other operating expenses.....	0.54	0.94	13	0.52	0.76	19	0.54	0.79	18	0.50	0.79	12			
Overhead less non-interest income .....	0.98	1.25	30	1.31	1.65	21	1.31	1.65	22	1.27	1.65	19			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	39.66	61.82	3	39.96	59.91	4	37.18	60.51	3	37.60	61.01	2			
Personnel expense.....	20.28	32.36	5	22.81	34.17	5	19.87	34.42	3	21.38	34.72	4			
Net occupancy expense.....	4.28	6.58	13	4.11	7.50	7	4.59	7.33	10	4.98	7.51	8			
Other operating expenses.....	15.09	22.28	13	13.03	17.93	11	12.71	18.28	10	11.24	18.30	6			
Total non-interest income .....	11.96	28.83	13	6.90	19.83	14	6.60	20.30	7	9.02	21.24	8			
Fiduciary activities income .....	0	2.09	12	0	1.61	22	0	1.95	20	0	1.95	21			
Service charges on domestic deposit accounts .....	1.20	3.27	17	1.78	3.21	26	2.06	3.58	26	2.03	3.83	20			
Trading revenue.....	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions.....	0	2.46	6	0	0.91	19	0	0.85	12	0	0.92	12			
Insurance activities revenue.....	0.16	0.41	64	0.15	0.37	70	0.18	0.46	69	0.12	0.44	69			
Venture capital revenue.....	0	0.01	44	0	0	50	0	0	49	0	0	48			
Net servicing fees .....	0.09	0.01	63	0.11	0.22	50	0.08	0.52	36	0.09	0.40	38			
Net securitization income .....	0	0	45	0	0	48	0	0	49	0.09	0	95			
Net gain (loss) - sales of loans, OREO, and other assets .....	7.78	3.92	80	2.67	2.27	72	2.01	1.98	62	3.60	2.38	71			
Other non-interest income.....	2.71	9.65	3	2.19	7.41	8	2.27	7.05	5	3.09	7.34	9			
Overhead less non-interest income .....	27.70	31.93	34	33.05	39.47	25	30.58	39.75	21	28.58	39.09	15			
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.62	18.63	89	27.04	21.51	86	25.20	18.37	85	45.35	33.75	81			
Applicable income tax + TE / Pretax net operating income + TE .....	25.91	21.18	85	28.23	23.31	83	26.10	21.35	81	46.83	38.57	74			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans .....	6,201,951	6,286,358	5,722,696	5,180,178			-1.34	57.05
Commercial and industrial loans .....	1,554,904	1,241,310	1,177,891	1,161,545			25.26	45.36
Loans to individuals .....	1,315	1,702	1,906	2,767			-22.74	-71.57
Loans to depository institutions and acceptances of other banks .....	0	0	0	0				
Agricultural loans .....	0	0	0	0				
Other loans and leases .....	120,051	98,313	134,731	117,818			22.11	165.33
Less: Unearned income .....	29,804	25,228	26,523	25,684			18.14	30.90
Loans and leases, net of unearned income .....	7,848,417	7,602,455	7,010,701	6,436,624			3.24	55.54
Less: Allowance for loan and lease losses .....	109,579	73,658	69,944	64,757			48.77	107.98
Net loans and leases .....	7,738,838	7,528,797	6,940,757	6,371,867			2.79	54.99
Debt securities that reprice or mature in over 1 year .....	1,024,149	668,962	669,235	521,515			53.10	122.87
Mutual funds and equity securities .....	100	100	100	100			0.00	-53.70
Subtotal .....	8,763,087	8,197,859	7,610,092	6,893,482			6.89	60.70
Interest-bearing bank balances .....	1,654,433	153,800	269,478	139,287			975.70	526.63
Federal funds sold and reverse repos .....	28,200	38,987	11,934	15,767			-27.67	643.87
Debt securities that reprice or mature within 1 year .....	126,736	174,203	114,686	67,535			-27.25	352.50
Trading assets .....	0	0	0	0				
Total earning assets .....	10,572,456	8,564,849	8,006,190	7,116,071			23.44	83.91
Non-interest-bearing cash and due from depository institutions .....	106,420	49,186	40,452	35,420			116.36	248.32
Premises, fixed assets, and leases .....	41,775	42,826	15,438	19,205			-2.45	146.17
Other real estate owned .....	4,987	1,487	1,394	1,394			235.37	-14.78
Investment in unconsolidated subsidiaries .....	0	0	0	0				
Intangible and other assets .....	392,164	330,371	325,663	306,939			18.70	42.65
Total assets .....	11,117,802	8,988,719	8,389,137	7,479,029			23.69	82.95
Quarterly average assets .....	11,139,447	9,420,276	8,434,525	7,490,995			18.25	88.54
Average loans and leases (YTD) .....	7,917,820	7,371,148	6,660,728	5,970,063			7.42	70.73
<b>Memoranda</b>								
Loans held-for-sale .....	88,205	56,707	19,254	25,096			55.55	85.73
Loans not held-for-sale .....	7,760,212	7,545,748	6,991,447	6,411,528			2.84	55.25
Real estate loans secured by 1–4 family .....	417,068	457,133	482,007	465,155			-8.76	-21.10
Commercial real estate loans .....	5,782,716	5,828,263	5,239,707	4,714,666			-0.78	69.09
Construction and land development .....	1,382,487	1,609,647	1,616,098	1,413,922			-14.11	51.98
Multifamily .....	716,870	673,051	396,184	332,732			6.51	115.68
Nonfarm nonresidential .....	3,683,359	3,545,565	3,227,425	2,968,012			3.89	69.12
Real estate loans secured by farmland .....	2,167	962	982	357			125.26	378.37
Total investment securities .....	1,150,985	843,265	784,021	589,150			36.49	135.98
U.S. Treasury securities .....	0	34,855	0	0			-100.00	
US agency securities (excluding mortgage-backed securities) .....	173,456	177,214	243,566	186,133			-2.12	142.24
Municipal securities .....	108,131	73,930	45,769	62,057			46.26	-8.66
Mortgage-backed securities .....	833,466	546,433	475,237	317,836			52.53	194.92
Asset-backed securities .....	0	0	0	0				
Other debt securities .....	35,832	10,733	19,349	23,024			233.85	139.87
Mutual funds and equity securities .....	100	100	100	100			0.00	-53.70
Available-for-sale securities .....	1,150,885	843,165	783,921	589,150			36.50	135.96
U.S. Treasury securities .....	0	34,855	0	0			-100.00	
US agency securities (excluding mortgage-backed securities) .....	173,456	177,214	243,566	186,133			-2.12	142.24
Municipal securities .....	108,131	73,930	45,769	62,057			46.26	-8.66
Mortgage-backed securities .....	833,466	546,433	475,237	317,836			52.53	194.92
Asset-backed securities .....	0	0	0	0				
Other debt securities .....	35,832	10,733	19,349	23,024			233.85	139.87
Mutual funds and equity securities .....	0	0	0	100			-100.00	
Held-to-maturity securities appreciation (depreciation) .....	21,827	4,171	-9,495	-5,118			423.30	1157.32
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0				
Structured notes, fair value .....	268,419	378,360	528,216	465,397			-29.06	-35.55

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,809,334	2,064,367	2,104,220	1,982,912		36.09	783.58
NOW, ATS and transaction accounts .....	756,923	863,856	593,107	420,417		-12.38	1692.85
Time deposits less brokered deposits) < \$250K.....	-2,455,690	-863,966	-464,091	-889,117			
MMDA and other savings accounts .....	4,645,186	3,013,129	2,949,559	2,621,146		54.16	14.44
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits .....	5,755,753	5,077,386	5,182,795	4,135,358		13.36	29.48
Time deposits of \$250K or more .....	231,078	350,600	445,786	279,689		-34.09	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos.....	26,726	30,980	30,413	76,561		-13.73	-63.06
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	300,000	257,789	0	325,000		16.37	
Other borrowings w/remaining maturity over 1 year .....	50,000	22,170	0	0		125.53	
Brokered deposits < \$250K .....	3,202,372	1,796,405	1,345,704	1,438,937		78.27	
Noncore funding .....	3,810,176	2,457,944	1,821,903	2,120,187		55.01	385.02
Trading liabilities .....	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	218,077	217,687	217,296	216,905		0.18	211.54
Other liabilities .....	92,904	45,021	58,202	56,141		106.36	146.38
Total liabilities.....	9,876,910	7,798,038	7,280,196	6,528,591		26.66	85.01
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	315	331	342	340		-4.83	-4.83
Common surplus.....	427,016	482,286	528,380	520,304		-11.46	-15.35
Retained earnings.....	798,061	705,105	584,494	431,544		13.18	241.75
Accumulated other comprehensive income .....	15,500	2,959	-4,275	-1,750		423.83	8015.18
Other equity capital components .....	0	0	0	0			
Total holding company equity capital.....	1,240,892	1,190,681	1,108,941	950,438		4.22	68.03
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0			
Total equity capital, including minority interest .....	1,240,892	1,190,681	1,108,941	950,438		4.22	68.03
Total liabilities and capital .....	11,117,802	8,988,719	8,389,137	7,479,029		23.69	82.95
<b>Memoranda</b>							
Non-interest-bearing deposits.....	2,809,334	2,064,367	2,104,220	1,982,912		36.09	99.94
Interest-bearing deposits.....	6,379,869	5,160,024	4,870,065	3,871,072		23.64	69.98
Total deposits .....	9,189,203	7,224,391	6,974,285	5,853,984		27.20	78.14
Long-term debt that reprices within 1 year .....	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,190,681	1,108,941	951,112	841,875			
Accounting restatements .....	-10,931	0	0	0			
Net income .....	132,217	142,943	152,276	100,232			
Net sale of new perpetual preferred stock .....	0	0	0	0			
Net sale of new common stock .....	6,146	8,798	8,078	6,776			
Sale of treasury stock .....	0	0	0	0			
Less: Purchase of treasury stock .....	61,432	54,903	0	0			
Changes incident to business combinations .....	0	0	0	0			
Less: Dividends declared .....	28,330	22,332	0	0			
Change in other comprehensive income .....	12,541	7,234	-2,525	1,555			
Changes in debit to ESOP liability .....	0	0	0	0			
Other adjustments to equity capital .....	0	0	0	0			
Holding company equity capital, ending balance .....	1,240,892	1,190,681	1,108,941	950,438			

## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	55.78	36.22	87	69.94	52.67	89	68.22	53.63	80	69.26	53.41	82			
Commercial and industrial loans .....	13.99	13.52	55	13.81	11.45	65	14.04	11.42	69	15.53	10.82	76			
Loans to individuals .....	0.01	3.40	3	0.02	2.71	5	0.02	2.65	7	0.04	2.58	7			
Loans to depository institutions and acceptances of other banks .....	0	0.03	31	0	0	44	0	0	44	0	0	45			
Agricultural loans.....	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17			
Other loans and leases.....	1.08	4.63	18	1.09	1.08	68	1.61	2.64	47	1.58	2.62	45			
Net loans and leases.....	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87	85.20	72.64	90			
Debt securities over 1 year.....	9.21	15.55	24	7.44	13.66	19	7.98	13.20	23	6.97	13.96	16			
Mutual funds and equity securities .....	0	0.05	32	0	0.06	38	0	0.05	41	0	0.07	32			
Subtotal .....	78.82	78.16	37	91.20	86.76	85	90.71	87.24	77	92.17	87.26	87			
Interest-bearing bank balances .....	14.88	7.51	89	1.71	2.97	40	3.21	2.30	72	1.86	2.34	53			
Federal funds sold and reverse repos.....	0.25	0.82	75	0.43	0.03	93	0.14	0.01	92	0.21	0.02	92			
Debt securities 1 year or less .....	1.14	1.68	46	1.94	2.10	59	1.37	2.14	52	0.90	1.92	41			
Trading assets .....	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets.....	95.09	91.05	93	95.28	92.39	84	95.44	92.24	89	95.15	92.22	90			
Non-interest cash and due from depository institutions.....	0.96	1.07	37	0.55	1.14	17	0.48	1.25	14	0.47	1.26	14			
Other real estate owned.....	0.04	0.02	82	0.02	0.04	47	0.02	0.04	47	0.02	0.06	38			
All other assets.....	3.95	7.82	5	4.17	6.41	20	4.08	6.39	16	4.38	6.45	19			
<b>Memoranda</b>															
Short-term investments .....	16.27	11.17	79	4.08	5.36	46	4.72	4.70	59	2.98	4.63	48			
U.S. Treasury securities.....	0	0.84	17	0.39	0.29	77	0	0.37	27	0	0.22	31			
US agency securities (excluding mortgage-backed securities) .....	1.56	0.63	82	1.97	1.25	72	2.90	1.67	74	2.49	1.50	75			
Municipal securities .....	0.97	1.69	52	0.82	2.58	36	0.55	2.66	28	0.83	2.97	30			
Mortgage-backed securities .....	7.50	11.75	31	6.08	9.38	30	5.66	8.73	32	4.25	9.19	18			
Asset-backed securities .....	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34			
Other debt securities .....	0.32	0.42	58	0.12	0.53	46	0.23	0.52	53	0.31	0.48	60			
Loans held-for-sale.....	0.79	0.52	75	0.63	0.39	80	0.23	0.29	70	0.34	0.32	72			
Loans held for investment.....	69.80	61.72	73	83.95	72.01	93	83.34	73.24	87	85.73	72.42	91			
Real estate loans secured by 1–4 family .....	3.75	11.91	18	5.09	16.02	10	5.75	16.83	11	6.22	16.44	14			
Revolving .....	0.83	1.66	31	1.15	2.24	34	1.38	2.43	41	1.67	2.71	41			
Closed-end, secured by first liens .....	2.85	9.81	17	3.77	13.07	12	4.22	13.60	14	4.38	13.03	14			
Closed-end, secured by junior liens .....	0.08	0.22	33	0.17	0.37	32	0.14	0.41	27	0.17	0.39	30			
Commercial real estate loans .....	52.01	22.22	96	64.84	33.26	97	62.46	33.39	96	63.04	33.79	96			
Construction and land development.....	12.43	3.40	97	17.91	5	99	19.26	4.78	99	18.91	4.55	99			
Multifamily.....	6.45	3.12	86	7.49	4.76	78	4.72	5.12	61	4.45	5.32	57			
Nonfarm nonresidential .....	33.13	14.72	96	39.44	21.85	96	38.47	21.85	95	39.68	22.30	95			
Real estate loans secured by farmland.....	0.02	0.33	35	0.01	0.95	27	0.01	0.88	25	0	0.81	22			

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	79.02	57.15	89	82.69	72.74	69	81.63	72.88	67	80.48	73.20	63			
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	5.31	19.43	12	6.01	22.29	8	6.88	23.13	9	7.23	22.92	10			
Real estate loans secured by 1–4 family.....	1.17	2.64	31	1.35	3.13	29	1.66	3.34	36	1.94	3.76	38			
Revolving .....	4.14	16.59	11	4.66	18.71	10	5.22	19.33	10	5.28	18.68	11			
Closed-end.....	73.68	34.63	97	76.66	46.16	95	74.74	45.57	95	73.25	46.38	92			
Construction and land development.....	17.61	5.26	96	21.17	6.97	99	23.05	6.53	98	21.97	6.35	99			
1–4 family.....	2.34	0.93	83	4.92	1.47	95	5.70	1.52	96	6.42	1.50	96			
Other.....	15.27	4.19	97	16.25	5.34	96	17.35	4.90	97	15.55	4.76	98			
Multifamily.....	9.13	4.96	86	8.85	6.42	75	5.65	6.76	55	5.17	7.13	49			
Nonfarm nonresidential .....	46.93	22.93	96	46.64	30.59	90	46.04	30.16	93	46.11	30.84	90			
Owner-occupied.....	14.87	7.68	87	14.52	10.68	79	14.92	10.31	81	12.89	10.55	65			
Other.....	32.06	14.95	96	32.11	19.36	89	31.11	19.35	90	33.22	19.91	91			
Real estate loans secured by farmland.....	0.03	0.54	33	0.01	1.38	27	0.01	1.27	24	0.01	1.19	22			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans .....	19.81	22.17	44	16.33	16.16	57	16.80	16.21	58	18.05	15.52	63			
Loans to individuals .....	0.02	6.13	3	0.02	4	5	0.03	3.89	7	0.04	3.90	6			
Credit card loans .....	0	0.65	22	0	0.04	32	0	0.04	32	0	0.03	34			
Agricultural loans.....	0	0.32	11	0	0.78	17	0	0.69	18	0	0.76	17			
Other loans and leases.....	1.53	9.09	17	1.29	1.48	68	1.92	3.74	43	1.83	3.75	44			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	504.16	381.27	76	543.72	493.53	63	531.17	505.61	56	569.32	518.19	62			
Real estate loans secured by 1–4 family.....	33.90	125.03	13	39.54	151.03	8	44.74	161.34	9	51.12	159.68	12			
Revolving .....	7.46	17.42	30	8.91	21.25	29	10.78	23.52	35	13.74	26.74	39			
Closed-end.....	26.44	106.14	12	30.63	127.10	11	33.96	134.73	12	37.38	130.06	12			
Commercial real estate loans .....	470.08	234.65	92	504.10	311.74	91	486.34	316.03	89	518.16	328.67	87			
Construction and land development.....	112.38	35.62	97	139.22	46.63	98	150	44.92	98	155.40	44.44	99			
1–4 family.....	14.93	6.34	80	32.35	9.52	93	37.09	10.21	94	45.40	10.44	95			
Other.....	97.45	28.16	97	106.87	35.90	97	112.91	33.75	98	109.99	33.34	99			
Multifamily.....	58.27	32.74	83	58.21	44.76	75	36.77	48.38	53	36.57	51.49	49			
Nonfarm nonresidential .....	299.42	155.06	90	306.66	206.64	83	299.56	208.15	85	326.20	217.26	86			
Owner-occupied.....	94.90	52.37	82	95.50	71.54	76	97.09	70.68	75	91.17	73.43	65			
Other.....	204.53	100.54	94	211.17	130.65	85	202.47	134.17	83	235.02	140.40	89			
Real estate loans secured by farmland.....	0.18	3.44	32	0.08	8.66	26	0.09	8.13	25	0.04	7.80	22			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans .....	126.40	139.91	43	107.36	106.70	56	109.33	107.07	55	127.66	105.25	67			
Loans to individuals .....	0.11	37.47	2	0.15	24.83	4	0.18	24.45	6	0.30	23.98	6			
Credit card loans .....	0	3.30	22	0	0.24	32	0	0.24	32	0	0.19	34			
Agricultural loans.....	0	1.88	11	0	4.86	17	0	4.49	18	0	4.90	17			
Other loans and leases.....	9.76	49.54	15	8.50	10.25	68	12.51	25.58	44	12.95	25.83	44			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	58.89	27.32	96	62.23	35.38	93	60.10	35.09	91	60.59	35.69	90			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	375.75	183.76	92	409.22	239.13	89	391.07	243.62	86	428.66	253.35	86			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	470.64	240.85	92	504.72	315.15	91	488.16	318.90	87	519.83	331.68	87			

## Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	16.27	11.17	79	4.08	5.36	46	4.72	4.70	59	2.98	4.63	48			
Liquid assets .....	25.15	26.22	55	11.13	16.28	24	12.40	15.56	40	9.29	15.94	20			
Investment securities .....	10.35	17.85	17	9.38	16.41	17	9.35	16.02	20	7.88	16.65	13			
Net loans and leases .....	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87	85.20	72.64	90			
Net loans, leases and standby letters of credit .....	70.24	62.48	72	84.53	72.78	93	83.73	73.71	87	86.12	73.08	91			
Core deposits .....	51.77	70.67	13	56.49	71.61	8	61.78	69.97	18	55.29	69.79	10			
Noncore funding .....	34.27	14.13	86	27.34	14.61	90	21.72	16.58	71	28.35	17.09	86			
Time deposits of \$250K or more .....	2.08	2.11	55	3.90	4.33	51	5.31	4.28	69	3.74	3.54	65			
Foreign deposits .....	0	0.36	39	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos .....	0.24	1.47	34	0.34	0.77	51	0.36	0.96	50	1.02	1.20	55			
Secured federal funds purchased .....	0	0	48	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold) .....	-0.01	0.54	20	-0.09	0.75	6	0.22	0.97	46	0.81	1.21	53			
Commercial paper .....	0	0.01	44	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less .....	2.70	1.24	79	2.87	2.75	61	0	3.63	8	4.35	4.47	55			
Earning assets that reprice within 1 year .....	58.70	39.38	91	55.76	33.16	92	58.93	32.35	93	61.64	33.41	95			
Interest-bearing liabilities that reprice within 1 year .....	50.63	8.20	97	49.53	18.54	87	52.88	18.20	90	48.92	16.67	87			
Long-term debt that reprices within 1 year .....	0	0.47	27	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year .....	8.07	29.11	10	6.23	13.71	29	6.06	12.98	32	12.72	15.65	37			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	22.82	3.20	89	25.50	10.70	88	18.73	13.54	65	27.52	13.97	86			
Net short-term noncore funding dependence .....	17.56	-4.76	96	20.11	5.88	92	14.32	8.57	68	25.50	9.65	93			
Short-term investment / Short-term noncore funding .....	54.03	184.19	17	18.20	78.10	23	26.65	62.28	45	11.24	46.67	21			
Liquid assets - short-term noncore funding / Nonliquid assets .....	-6.64	28.18	6	-12.71	6.90	6	-6.06	4.17	27	-18.96	3.68	4			
Net loans and leases / Total deposits .....	84.22	79.43	66	104.21	90.96	85	99.52	92.88	69	108.85	92.86	88			
Net loans and leases / Core deposits .....	134.45	88.34	92	148.28	102.55	97	133.92	106.50	89	154.08	105.03	95			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....		1.57			0.36			-0.47			-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.92	4.31	18	0.39	1.28	24	-0.94	-1.95	67	-0.61	-0.62	50			
Structured notes appreciation (depreciation) / Tier 1 capital .....		0.02			-0.02			-0.04			-0.02				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	11.38	15	0	7.25	23	0	10.76	18	0	13.07	15			
Available-for-sale securities .....	99.99	87.23	89	99.99	91.33	76	99.99	88.32	76	100	86.93	84			
U.S. Treasury securities .....	0	4.72	16	4.13	2.07	80	0	2.08	27	0	1.33	31			
US agency securities (excluding mortgage-backed securities) .....	15.07	4.01	87	21.02	8.16	84	31.07	11	85	31.59	10.16	87			
Municipal securities .....	9.39	9.83	61	8.77	15.40	41	5.84	16.63	32	10.53	17.86	40			
Mortgage-backed securities .....	72.41	66.64	57	64.80	57.07	59	60.62	54.50	52	53.95	55.76	44			
Asset-backed securities .....	0	1.91	24	0	1.70	34	0	1.54	33	0	1.31	34			
Other debt securities .....	3.11	3.01	64	1.27	3.73	52	2.47	3.75	60	3.91	3.25	69			
Mutual funds and equity securities .....	0.01	0.35	32	0.01	0.49	39	0.01	0.41	42	0.02	0.58	32			
Debt securities 1 year or less .....	11.01	10.55	63	20.66	13.55	73	14.63	13.91	63	11.46	11.90	63			
Debt securities 1 to 5 years .....	21.86	17.03	65	30.87	23.43	69	39.95	23.42	77	34.87	23.53	73			
Debt securities over 5 years .....	67.12	69.86	41	48.46	58.63	33	45.41	58.36	32	53.65	60.73	33			
Pledged securities .....	23.32	35.67	35	44.87	43.76	51	67.37	42.20	78	78.99	46.78	86			
Structured notes, fair value .....	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	393.03	183.32	85	-7.35	32.84	27	77.95	16.28	85	-39.14	6.96	14			
Investment securities .....	36.49	23.62	72	7.56	4.80	62	33.08	8.02	87	9.51	4.99	71			
Core deposits .....	13.36	26.88	10	-2.03	9.96	4	25.33	10.40	83	-16.94	13.94	1			
Noncore funding .....	55.01	-12.18	97	34.91	4.16	88	-14.07	6.76	23	162.91	-3.35	98			

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec) .....	1,915,246	2,213,198	2,277,238	2,336,551	
Commit: Secured commercial real estate loans .....	1,026,648	1,179,629	1,398,370	1,618,712	
Commit: Unsecured real estate loans .....	14,793	0	3,149	270	
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	
Securities underwriting .....	0	0	0	0	
Standby letters of credit .....	70,780	69,723	83,162	68,722	
Commercial and similar letters of credit .....	0	0	0	0	
Securities lent .....	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor) .....	26,911	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	26,911	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	454,029	178,268	110,337	89,508	
Written options contracts (interest rate) .....	367,478	49,869	41,733	27,700	
Purchased options contracts (interest rate) .....	0	0	0	0	
Interest rate swaps .....	400,859	240,997	277,500	250,000	
Futures and forward foreign exchange .....	0	0	0	0	
Written options contracts (foreign exchange) .....	0	0	0	0	
Purchased options contracts (foreign exchange) .....	0	0	0	0	
Foreign exchange rate swaps .....	0	0	0	0	
Commodity and other futures and forward contracts .....	0	0	0	0	
Written options contracts (commodity and other) .....	0	0	0	0	
Purchased options contracts (commodity and other) .....	0	0	0	0	
Commodity and other swaps .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	17.23	22.01	41	24.62	16.97	85	27.15	17.31	87	31.24	17.28	96			
Standby letters of credit .....	0.64	0.71	62	0.78	0.36	87	0.99	0.35	94	0.92	0.40	86			
Commercial and similar letters of credit .....	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent .....	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor) .....	0.24	0.35	66	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.30	27	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.24	0.30	79	0	0	47	0	0	47	0	0	48			
Derivative contracts .....	10.99	48.62	30	5.22	2.95	77	5.12	6.51	54	4.91	6.82	50			
Interest rate contracts .....	10.99	34.36	32	5.22	2.87	77	5.12	6.40	54	4.91	6.72	50			
Interest rate futures and forward contracts .....	4.08	6.21	78	1.98	0.08	94	1.32	0.25	90	1.20	0.28	87			
Written options contracts (interest rate) .....	3.31	2.18	79	0.55	0.13	87	0.50	0.26	79	0.37	0.28	67			
Purchased options contracts (interest rate) .....	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps .....	3.61	20.83	20	2.68	2.19	76	3.31	5.18	52	3.34	5.41	52			
Foreign exchange contracts .....	0	6.01	25	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts .....	0	3.47	25	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange) .....	0	0.03	40	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps .....	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts .....	0	1.86	32	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts .....	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other) .....	0	0.52	36	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other) .....	0	0.37	36	0	0	48	0	0	48	0	0	48			
Commodity and other swaps .....	0	0.32	36	0	0	49	0	0	49	0	0	49			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	24.19	42.82	27	30.03	24.81	71	34.19	25.18	79	39.14	25.74	89			

**Derivative Instruments**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	1,222,366	469,134	429,570	367,208	
Interest rate contracts .....	1,222,366	469,134	429,570	367,208	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards .....	454,029	178,268	110,337	89,508	
Written options .....	367,478	49,869	41,733	27,700	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	367,478	49,869	41,733	27,700	
Purchased options .....	0	0	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	0	0	0	0	
Swaps .....	400,859	240,997	277,500	250,000	
Held for trading .....	0	0	0	0	
Interest rate contracts .....	0	0	0	0	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Non-traded .....	1,222,366	469,134	429,570	367,208	
Interest rate contracts .....	1,222,366	469,134	429,570	367,208	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less) .....	573,481	290,866	319,233	277,700	
One year or less .....	100,000	49,869	41,733	27,700	
Over 1 year to 5 years .....	325,904	200,587	250,000	250,000	
Over 5 years .....	147,577	40,410	27,500	0	
Gross negative fair value (absolute value) .....	4,208	667	328	10	
Gross positive fair value .....	5,213	584	3,956	2,299	
Held for trading .....	0	0	0	0	
Non-traded .....	5,213	584	3,956	2,299	
Current credit exposure on risk-based capital derivative contracts .....	3,491	280	229	43	
Credit losses on derivative contracts .....	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	

## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56			
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44			
Foreign exchange contracts .....	0	1.17	32	0	0.07	45	0	0	47	0	0	47			
Futures and forwards .....	37.14	14.05	82	38	14.06	80	25.69	11.75	77	24.38	12.76	75			
Written options .....	30.06	8.18	88	10.63	11.73	67	9.72	11.14	70	7.54	9.73	63			
Exchange-traded .....	0	0.14	40	0	0	48	0	0	49	0	0	49			
Over-the-counter .....	30.06	7.73	89	10.63	10.84	67	9.72	10.65	70	7.54	9.46	63			
Purchased options .....	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38			
Exchange-traded .....	0	0.15	40	0	0	49	0	0	49	0	0	49			
Over-the-counter .....	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps .....	32.79	68.76	17	51.37	64.61	32	64.60	65.42	35	68.08	66.04	36			
Held for trading .....	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35			
Interest rate contracts .....	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36			
Foreign exchange contracts .....	0	1.60	32	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts .....	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded .....	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts .....	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68			
Foreign exchange contracts .....	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts .....	0	0.10	37	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less) .....	46.92	91.48	5	62	80.07	25	74.31	82.85	28	75.62	87.47	24			
One year or less .....	8.18	32.05	32	10.63	15.20	58	9.72	12.75	62	7.54	15.62	52			
Over 1 year to 5 years .....	26.66	27.06	54	42.76	22.92	74	58.20	22.66	82	68.08	21.68	88			
Over 5 years .....	12.07	29.56	30	8.61	34.12	29	6.40	36.28	31	0	37.90	13			
Gross negative fair value (absolute value) .....	0.34	1.55	19	0.14	1.30	21	0.08	0.66	22	0	0.50	15			
Gross positive fair value .....	0.43	2.23	6	0.12	1.14	14	0.92	1.10	40	0.63	0.92	32			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.07	14	0	0	70	0	0.01	34	0	0	26			
Gross positive fair value (X) .....	0	0.09	14	0	0	69	0	0.01	55	0	0.01	45			
Held for trading (X) .....	0	0.07	19	0	0	44	0	0	40	0	0	37			
Non-traded (X) .....	0	0.02	42	0	0	72	0	0.01	65	0	0	60			
Current credit exposure (X) .....	0	0.06	19	0	0.01	43	0	0	40	0	0	34			
Credit losses on derivative contracts .....	0	0	43	0	0	50	0	0	49	0	0	49			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.04	0.85	19	0	0.10	43	0	0.06	40	0	0.05	34			

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	73,658	69,944	64,757	59,073	
Gross losses .....	20,260	10,218	4,985	4,574	
Write-downs, transfers to loans held-for-sale.....	0	0	0	0	
Recoveries.....	162	841	1,510	1,287	
Net losses.....	20,098	9,377	3,475	3,287	
Provision for loan and lease losses .....	45,405	13,091	8,662	8,971	
Adjustments.....	10,614	0	0	0	
Ending balance .....	109,579	73,658	69,944	64,757	
Memo: Allocated transfer risk reserve (ATTR).....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54	0.13	0.11	65			
Provision for loan and lease losses / Average loans and leases.....	0.57	0.82	32	0.18	0.16	61	0.13	0.16	48	0.15	0.16	53			
Provision for loan and lease losses / Net loan and lease losses.....	225.92	487.86	26	139.61	142.73	56	249.27	182.69	74	272.92	110.75	79			
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.41	1.58	41	0.98	0.94	59	1	0.94	62	1.01	0.95	59			
Allowance for loan and lease losses / Total loans and leases.....	1.40	1.55	41	0.97	0.93	59	1	0.93	61	1.01	0.94	59			
Allowance for loan and lease losses / Net loans and leases losses (X) .....	5.45	11.58	38	7.86	17.18	44	20.13	21.35	67	19.70	16.23	73			
Allowance for loan and lease losses / Nonaccrual assets .....	179.81	299.17	28	151.16	315.75	38	429.71	285.36	78	489.18	270.69	85			
ALLL / 90+ days past due + nonaccrual loans and leases.....	179.81	244.34	39	151.16	283.41	42	429.71	259.30	80	489.18	232.03	87			
Gross loan and lease losses / Average loans and leases .....	0.26	0.34	51	0.14	0.16	52	0.07	0.15	36	0.08	0.16	34			
Recoveries / Average loans and leases .....	0	0.07	4	0.01	0.05	22	0.02	0.05	32	0.02	0.06	33			
Net losses / Average loans and leases .....	0.25	0.27	59	0.13	0.11	63	0.05	0.09	46	0.06	0.10	43			
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses .....	1.59	33.98	3	16.87	41.80	27	33.01	51.25	47	20.30	50.41	27			
Earnings coverage of net loan and lease losses (X).....	11.02	22.91	48	22.38	22.46	56	61.26	29.27	79	59.24	0.97	86			
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.13	0.04	82	0.08	0.02	84	0	0.01	44	0.06	0.02	81			
Real estate loans secured by 1-4 family.....	0.35	0.01	98	0	0.02	30	-0.03	0.01	14	0.01	0.03	52			
Revolving .....	0.10	0.01	83	0	0.02	47	-0.11	0.02	8	0.08	0.03	75			
Closed-end.....	0.42	0	98	0	0.02	25	0	0.01	28	-0.01	0.02	19			
Commercial real estate loans .....	0.12	0.07	77	0.09	0.02	85	0.01	0.01	62	0.07	0.01	82			
Construction and land development.....	0.21	0	95	0	-0.02	32	0.01	-0.02	83	0.15	-0.04	91			
1-4 family.....	0.13	0	96	0	0	54	0	0	14	0.03	0	93			
Other.....	0.09	0	93	0	-0.02	30	0.01	-0.02	88	0.12	-0.04	93			
Multifamily.....	0	0	58	0.47	0	99	0.03	0	92	0	0	53			
Nonfarm nonresidential .....	0.10	0.11	63	0.05	0.03	72	0	0.02	54	0.03	0.02	70			
Owner-occupied.....	0	0.02	39	0	0.01	62	0	0.01	66	0	0.01	33			
Other.....	0.10	0.08	72	0.05	0.01	84	0	0.01	47	0.03	0.01	84			
Real estate loans secured by farmland.....	0	0.02	46	0	0.01	45	0	0	49	0	0	50			
Commercial and industrial loans .....	0.76	0.47	79	0.35	0.27	67	0.27	0.18	68	0.01	0.18	28			
Loans to individuals .....	1.13				0.74		3.31	0.71	93	2.89	0.78	93			
Credit card loans .....	2.92				1.89			1.65			1.60				
Agricultural loans .....	0.19				0.02			0.03			0.06				
Loans to foreign governments and institutions .....	0														
Other loans and leases.....	0.01	0.15	46	0	0.14	33	0	0.28	30	0	0.27	29			

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		103,725		26,264		57,383		33,072		
90+ days past due loans and leases .....		0		0		0		0		
Nonaccrual loans and leases.....		60,943		48,729		16,277		13,238		
Total past due and nonaccrual loans and leases.....		164,668		74,993		73,660		46,310		
Restructured 30–89 days past due .....		5,356		0		2,370		0		
Restructured 90+ days past due .....		0		0		0		0		
Restructured nonaccrual .....		8,712		2,512		544		988		
Total restructured loans and leases .....		14,068		2,512		2,914		988		
30–89 days past due loans held for sale .....		0		0		0		0		
90+ days past due loans held for sale .....		0		0		0		0		
Nonaccrual loans held for sale .....		0		0		0		0		
Total past due and nonaccrual loans held for sale.....		0		0		0		0		
Restructured loans and leases in compliance .....		13		107		10,626		5,453		
Other real estate owned.....		4,987		1,487		1,394		1,394		
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		
90+ days past due .....		0		0		0		0		
Nonaccrual.....		0		0		0		0		
Total other assets past due and nonaccrual.....		0		0		0		0		
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91	0.51
90+ days past due loans and leases .....	0	0.12	9	0	0.03	15	0	0.03	14	0
Nonaccrual loans and leases.....	0.78	0.66	65	0.64	0.48	72	0.23	0.49	23	0.21
90+ days past due and nonaccrual loans and leases.....	0.78	0.85	52	0.64	0.54	70	0.23	0.54	20	0.21
30–89 days past due restructured.....	0.07	0.01	90	0	0	29	0.03	0.01	89	0
90+ days past due restructured .....	0	0.01	29	0	0	45	0	0	43	0
Nonaccrual restructured.....	0.11	0.13	52	0.03	0.07	45	0.01	0.10	20	0.02
30–89 days past due loans held for sale .....	0	0	38	0	0	47	0	0	47	0
90+ days past due loans held for sale.....	0	0	41	0	0	48	0	0	48	0
Nonaccrual loans held for sale .....	0	0.01	38	0	0	48	0	0	48	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	1.32	0.40	93	0.35	0.31	65	0.82	0.32	90	0.51
90+ days past due assets .....	0	0.12	8	0	0.03	15	0	0.03	14	0
Nonaccrual assets .....	0.78	0.67	65	0.64	0.48	72	0.23	0.49	23	0.21
30+ days past due and nonaccrual assets .....	2.10	1.29	83	0.99	0.87	65	1.05	0.88	69	0.72
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.55	0.52	60	0.54	0.39	73	0.19	0.39	26	0.18
90+ days past due and nonaccrual assets + other real estate owned .....	0.59	0.55	62	0.56	0.45	70	0.21	0.45	24	0.20
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.64	0.60	59	0.56	0.56	55	0.37	0.59	30	0.27
Allowance for loan and lease losses .....	65.07	66.66	54	68.32	92.08	42	43.85	95.97	24	31.02
Equity capital + allowance for loan and lease losses .....	5.28	4.97	58	3.98	4.77	46	2.60	5.09	26	1.98
Tier 1 capital + allowance for loan and lease losses.....	5.72	6.05	51	4.35	5.30	46	2.85	5.65	28	2.21
Loans and leases + other real estate owned .....	0.91	0.97	51	0.66	0.78	49	0.44	0.82	25	0.31

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		1.19	0.39	92	0.24	0.28	54	0.89	0.29	92	0.59	0.29	87			
	90+ days past due .....		0	0.16	14	0	0.03	24	0	0.03	19	0	0.05	19			
	Nonaccrual.....		0.76	0.76	62	0.54	0.45	66	0.16	0.48	20	0.20	0.43	22			
Commercial and industrial	30–89 days past due .....		1.38	0.23	97	0.22	0.22	61	0.51	0.23	83	0.23	0.27	64			
	90+ days past due .....		0	0.03	16	0	0.02	30	0	0.02	32	0	0.01	32			
	Nonaccrual.....		0.85	0.75	64	1.22	0.74	80	0.60	0.61	59	0.25	0.60	37			
Individuals	30–89 days past due .....		1.67	0.83	86	0.53	0.60	51	0	0.68	6	0.65	0.69	57			
	90+ days past due .....		0	0.14	19	0	0.02	31	0	0.03	31	0	0.03	29			
	Nonaccrual.....		20.08	0.28	97	0	0.12	16	0	0.15	14	5.06	0.21	98			
Depository institution loans	30–89 days past due .....			0			0			0				0			
	90+ days past due .....			0			0			0				0			
	Nonaccrual.....			0			0			0				0			
Agricultural	30–89 days past due .....			0.17			0.10			0.11			0.15				
	90+ days past due .....			0			0			0.01			0				
	Nonaccrual.....			0.49			0.80			0.46			0.31				
Foreign governments	30–89 days past due .....			0													
	90+ days past due .....			0													
	Nonaccrual.....			0.09													
Other loans and leases	30–89 days past due .....		6.99	0.18	98	8.66	0.28	97	0.20	0.18	75	0	0.12	27			
	90+ days past due .....		0	0.01	33	0	0	40	0	0	41	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	3.32	0.65	96	0.67	0.53	68	6.24	0.52	99	2.46	0.56	98			
	90+ days past due .....	0	0.33	16	0	0.05	28	0	0.04	22	0	0.06	22			
	Nonaccrual .....	1.61	0.89	84	2.87	0.55	97	0.41	0.61	38	0.29	0.65	28			
Revolving	30–89 days past due .....	10.71	0.48	98	0.32	0.36	56	1.52	0.36	95	0.21	0.29	46			
	90+ days past due .....	0	0.03	30	0	0.01	37	0	0.02	37	0	0.02	35			
	Nonaccrual .....	0.35	1.13	25	0.47	0.34	66	0.42	0.35	62	0.46	0.42	63			
Closed-end	30–89 days past due .....	1.23	0.65	82	0.77	0.56	70	7.74	0.54	99	3.28	0.63	99			
	90+ days past due .....	0	0.38	17	0	0.05	29	0	0.05	24	0	0.06	24			
	Nonaccrual .....	1.97	0.87	87	3.56	0.57	97	0.41	0.64	38	0.23	0.68	22			
Junior lien	30–89 days past due .....	0.08	0.02	94	0.01	0.02	52	0.01	0.02	53	0.02	0.03	58			
	90+ days past due .....	0	0	32	0	0	41	0	0	38	0	0	36			
	Nonaccrual .....	0.09	0.04	80	0	0.03	11	0	0.03	12	0	0.04	10			
Commercial real estate	30–89 days past due .....	1.04	0.26	94	0.20	0.15	71	0.40	0.16	83	0.40	0.15	87			
	90+ days past due .....	0	0.02	23	0	0.02	34	0	0.02	31	0	0.02	31			
	Nonaccrual .....	0.70	0.62	61	0.35	0.34	59	0.14	0.41	32	0.19	0.33	38			
Construction and development	30–89 days past due .....	0.44	0.28	73	0.40	0.20	77	0.27	0.17	72	0.75	0.18	87			
	90+ days past due .....	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual .....	0.60	0.41	79	0.72	0.18	86	0.25	0.18	73	0.16	0.21	62			
1–4 family	30–89 days past due .....	0.09	0.03	82	0.05	0.05	76	0.27	0.07	82	0.44	0.05	92			
	90+ days past due .....	0	0	42	0	0	47	0	0	48	0	0	46			
	Nonaccrual .....	0.01	0.03	65	0.55	0.01	97	0	0.04	37	0.04	0.04	75			
Other	30–89 days past due .....	0.35	0.22	74	0.34	0.12	82	0	0.06	28	0.31	0.08	87			
	90+ days past due .....	0	0	40	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual .....	0.58	0.35	81	0.17	0.14	73	0.25	0.10	81	0.12	0.12	69			
Multifamily	30–89 days past due .....	0.02	0.09	48	0	0.03	38	0	0.03	36	0.23	0.04	90			
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45			
	Nonaccrual .....	0.15	0.11	72	0.30	0.03	90	0.19	0.04	86	0.23	0.05	89			
Nonfarm non-residential	30–89 days past due .....	1.46	0.23	95	0.16	0.13	69	0.52	0.17	85	0.25	0.14	77			
	90+ days past due .....	0	0.02	26	0	0.02	37	0	0.02	34	0	0.02	33			
	Nonaccrual .....	0.85	0.80	59	0.20	0.36	38	0.07	0.52	20	0.20	0.40	39			
Owner Occupied	30–89 days past due .....	0.16	0.07	83	0.13	0.06	76	0.23	0.08	82	0.14	0.06	81			
	90+ days past due .....	0	0	33	0	0.01	40	0	0	38	0	0.01	35			
	Nonaccrual .....	0.67	0.27	88	0.18	0.19	52	0.07	0.20	35	0.19	0.16	60			
Other	30–89 days past due .....	1.30	0.14	96	0.02	0.05	57	0.29	0.07	85	0.12	0.06	78			
	90+ days past due .....	0	0.01	33	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual .....	0.18	0.44	39	0.02	0.14	36	0	0.22	27	0	0.16	24			
Farmland	30–89 days past due .....	0	0.11	30	0	0.21	28	0	0.09	32	0	0.10	34			
	90+ days past due .....	0	0	45	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual .....	0	1.13	19	0	1.06	24	0	0.49	27	0	0.44	28			
Credit card	30–89 days past due .....		0.95			0.87			1.03			0.83				
	90+ days past due .....		0.63			0.18			0.26			0.22				
	Nonaccrual .....		0.05			0			0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	427,331	482,617	528,722	520,644	
Retained earnings .....	815,381	705,105	584,494	431,544	
Accumulated other comprehensive income (AOCI) .....	15,500	2,959	-4,275	-1,750	
Common equity tier 1 minority interest .....	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions .....	1,258,212	1,190,681	1,108,941	950,438	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	104,306	105,593	106,076	106,718	
Accumulated other comprehensive income-related adjustments .....	16,010	2,572	-4,573	-1,691	
Other deductions from common equity tier 1 capital .....	0	0	0	0	
Subtotal: .....	1,137,896	1,082,516	1,007,438	845,411	
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	287	
Common equity tier 1 capital .....	1,137,896	1,082,516	1,007,438	845,124	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	
Non-qualifying capital instruments .....	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	
Additional tier 1 capital before deductions .....	0	0	0	0	
Less: Additional tier 1 capital deductions .....	0	0	0	287	
Additional tier 1 capital .....	0	0	0	0	
<b>Tier 1 Capital</b> .....	1,137,896	1,082,516	1,007,438	845,124	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	206,000	206,000	220,000	220,000	
Non-qualifying capital instruments .....	0	0	0	0	
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital .....	94,328	73,737	69,989	64,830	
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....				0	
Tier 2 capital before deductions .....	300,328	279,737	289,989	284,830	
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	0	
Tier 2 capital .....	300,328	279,737	289,989	284,830	
Exited advanced approach tier 2 capital .....					
Total capital .....	1,438,224	1,362,253	1,297,427	1,129,954	
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	11,139,447	9,420,276	8,434,525	7,490,995	
Less: Deductions from common equity tier 1 capital .....	104,306	105,593	105,484	107,006	
Less: Other deductions .....	0	0	0	0	
Total assets for leverage ratio .....	11,035,141	9,314,683	8,329,041	7,383,989	
Total risk-weighted assets .....	8,438,085	8,409,528	8,067,249	7,525,159	
Exited advanced approach total RWA .....					
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A .....	13.49	12.35	73	12.87	12.50
Common equity tier 1 capital, column B .....	0	0.30	46	0	50
Tier 1 capital, column A .....	13.49	13.08	64	12.87	13.19
Tier 1 capital, column B .....	0	0.34	46	0	50
Total capital, column A .....	17.04	15.23	80	16.20	14.63
Total capital, column B .....	0	0.39	46	0	50
Tier 1 leverage .....	10.31	9.13	82	11.62	10.39
Supplementary leverage ratio, advanced approaches HCs .....		8.72			

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
											1-Year	5-Year
<b>Insurance Activities</b>												
Total insurance underwriting assets .....		0		0		0		0		0		
Total property and casualty assets .....		0		0		0		0		0		
Reinsurance recoverables (P/C) .....												
Total life and health assets .....		0		0		0		0		0		
Reinsurance recoverables (L/H) .....												
Separate account assets (L/H) .....		0		0		0		0		0		
Total insurance underwriting equity .....		0		0		0		0		0		
Total property and casualty equity .....		0		0		0		0		0		
Total life and health equity .....		0		0		0		0		0		
Total insurance underwriting net income .....		0		0		0		0		0		
Total property and casualty .....		0		0		0		0		0		
Total life and health .....		0		0		0		0		0		
Claims and claims adjusted expense reserves (P/C) .....		0		0		0		0		0		
Unearned premiums (P/C) .....		0		0		0		0		0		
Policyholder benefit and contractholder funds (L/H) .....		0		0		0		0		0		
Separate account liabilities (L/H) .....		0		0		0		0		0		
Insurance activities revenue .....		605		533		616		382			13.51	
Other insurance activities income .....		605		533		616		382			13.51	
Insurance and reinsurance underwriting income .....		0		0		0		0				
Premiums .....		0		0		0		0				
Credit related insurance underwriting .....		0		0		0		0				
Other insurance underwriting .....		0		0		0		0				
Insurance benefits, losses, expenses .....		0		0		0		0				
Net assets of insurance underwriting subsidiaries .....		0		0		0		0				
Life insurance assets .....		76,729		75,724		73,441		60,947			1.33	30.75

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	39	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.67			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.33			40			33.33			25					
Separate account assets (L/H) / Total life assets .....	11.24			0			0			0					
Insurance activities revenue / Adjusted operating income .....	0.16	0.41	64	0.15	0.37	70	0.18	0.46	69	0.12	0.44	69			
Premium income / Insurance activities revenue .....	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income .....	38.23			100			50			60					
Other premium income / Total premium income .....	61.77			0			50			40					
Insurance underwriting net income / Consolidated net income .....	0	0.03	44	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C) .....	15.59			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H) .....	3.62														
Insurance benefits, losses, expenses / Insurance premiums .....	447.82			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	6.15	11.03	33	6.55	11.53	25	6.82	13.70	23	6.70	14.86	18			
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0		0		0		0				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.75	37	0	0	49	0	0	49	0	0	49			

## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
Loans to depository institutions and other banks acceptances .....	0	0	0	0	
Loans to foreign governments and institutions .....	0	0	0	0	
Loans to individuals .....	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities .....	0	0	9,773	9,851	
Interest-bearing bank balances .....	0	0	0	0	
Total selected foreign assets .....	0	0	9,773	9,851	
Total foreign deposits .....	0	0	0	0	
Interest-bearing deposits .....	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.87			0			0			0				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		5.18													
Commercial and industrial loans .....		0.64			2.35			3.83			4.38				
Foreign governments and institutions .....		0													
<b>Growth Rates</b>															
Net loans and leases.....		-2.40			-47.91			-27.26			22.03				
Total selected assets.....		2.04		-100	-25.04	12	-0.79	5.03	59		-5.54				
Deposits .....		3.46			2.53			-2.42			-22.72				

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	40.12	20.11	11.19	21.26	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	141,982	956	678	234		14751.67	42409.58
Dividends .....	141,325	0	0	0			
Interest .....	657	956	678	234		-31.28	96.71
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	141,982	956	678	234		14751.67	42409.58
Securities gains (losses) .....	0	0	0	0			-100.00
Other operating income .....	0	0	0	0			-100.00
Total operating income .....	141,982	956	678	234		14751.67	33073.36
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0			
Interest expense .....	11,916	11,916	11,916	11,916		0.00	165.39
Other expenses .....	4,647	4,565	2,771	1,717		1.80	202.54
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	16,563	16,481	14,687	13,633		0.50	174.86
Income (loss) before taxes .....	125,419	-15,525	-14,009	-13,399			
Applicable income taxes (credit) .....	-607	-3,176	-2,892	-4,690			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	126,026	-12,349	-11,117	-8,709			
Equity in undistributed income of subsidiaries .....	6,191	155,292	163,392	108,942		-96.01	-92.92
Bank subsidiaries .....	6,191	155,292	160,742	108,854		-96.01	-92.87
Nonbank subsidiaries .....	0	0	2,650	88			-100.00
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	132,217	142,943	152,275	100,233		-7.50	57.25
<b>Memoranda</b>							
Bank net income .....	147,516	155,292	160,742	108,854		-5.01	69.87
Nonbank net income .....	0	0	2,650	88			-100.00
Subsidiary holding companies' net income .....	0	0	0	0			





